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**United States Bankruptcy Court**  
of the  
**Northern District Of Illinois**  
**Western Division**

In Re: SARAH A. GARDNER  
820 ALBERT AVENUE  
ROCKFORD, IL 61101

Trustee's Final Report  
SSN-xxx-xx-0563

Case Number: 06-71060

Case filed on: 6/20/2006  
Plan Confirmed on: 8/21/2006

C Converted to Chapter 7

Total funds received and disbursed pursuant to the plan: \$11,130.00

Detail of Disbursements below:

Claim #	Name of the Claimant	Claimed by the Creditor	Allowed by the Court	Principal Paid	Interest Paid
772	CLERK OF U.S. BANKRUPTCY COURT	0.00	0.00	0.00	0.00
	Total Administration	0.00	0.00	0.00	0.00
000	BALSLEY & DAHLBERG LLP	2,700.00	2,700.00	2,700.00	0.00
	Total Legal	2,700.00	2,700.00	2,700.00	0.00
999	SARAH A. GARDNER	0.00	0.00	0.00	0.00
	Total Debtor Refund	0.00	0.00	0.00	0.00
001	AMCORE BANK NA	3,014.15	3,014.15	3,014.15	54.25
004	HSBC MORTGAGE SERVICES	55,193.15	0.00	0.00	0.00
	Total Secured	58,207.30	3,014.15	3,014.15	54.25
002	AMERICAN GENERAL FINANCE	2,539.98	2,539.98	482.19	0.00
003	HEIGHTS FINANCE	1,154.92	1,154.92	219.24	0.00
005	B-LINE LLC	3,066.62	3,066.62	582.16	0.00
006	CARDMEMBER SERVICES / DIRECT MERCHANT	0.00	0.00	0.00	0.00
007	HERITAGE FEDERAL CREDIT UNION	2,251.32	2,251.32	427.38	0.00
008	LVNV FUNDING LLC	6,423.58	6,423.58	1,219.43	0.00
009	WELLS FARGO FINANCIAL BANK	5,336.17	5,336.17	1,013.00	0.00
010	HSBC NV	0.00	0.00	0.00	0.00
011	PALLISADES COLLECTION, L.L.C	0.00	0.00	0.00	0.00
012	ROCKFORD MERCANTILE AGENCY INC	567.14	567.14	107.66	0.00
013	WELLS FARGO FINANCIAL BANK	3,519.23	3,519.23	668.08	0.00
	Total Unsecured	24,858.96	24,858.96	4,719.14	0.00
	Grand Total:	85,766.26	30,573.11	10,433.29	54.25

Total Paid Claimant: \$10,487.54  
Trustee Allowance: \$642.46  
Percent Paid Unsecured: 18.98

Wherefore, your petitioner prays that a final Decree be entered discharging the trustee and the trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other relief as is just. Pursuant to FRBP, I hereby certify that the subject case has been fully administered.

Report Dated:

/s/ Lydia S. Meyer  
Lydia S. Meyer, Trustee

This is to certify that a copy of this notice has been mailed to the debtor and the debtor's attorney.

Dated at Rockford, IL on 01/29/2008

By /s/Heather M. Fagan